

## INTISARI

Penelitian ini bertujuan untuk menganalisis penerapan pengukuran kinerja dengan menggunakan model *Balance Scorecard* berdasarkan keempat perspektif, yaitu keuangan, pelanggan, proses bisnis internal, dan pertumbuhan serta pembelajaran pada PT Jasa Raharja (Persero) cabang Jawa Timur.

Penelitian dilakukan dengan mengambil data selama 3 tahun terakhir, yaitu tahun 2012 sampai dengan 2014. Data diperoleh melalui studi pustaka, data primer, dan data sekunder. Berdasarkan hasil penelitian menunjukkan bahwa pada perspektif keuangan dengan menggunakan indikator *Net Profit Margin*, *Return On Asset*, dan *Revenue Growth Rate* cukup baik meskipun terjadi penurunan. Hasil perspektif pelanggan dengan menggunakan indikator *Customer Retention* dan *Customer Acquisition* cukup baik. Hasil perspektif proses bisnis internal, menggunakan indikator proses inovasi dan proses pelayanan sangat baik dikarenakan PT Jasa Raharja (Persero) mampu memanfaatkan peluang dengan membuat inovasi baru. Hasil perspektif pembelajaran dan pertumbuhan dengan menggunakan indikator *Employee Retention* dan *Employee Satisfaction* dinilai baik.

Dari kesimpulan tersebut diharapkan kinerja dengan menggunakan *Balance Scorecard* dapat digunakan sebagai dasar bagi manajemen untuk memperbaiki kinerja perusahaan agar selaras dengan visi, misi, dan strategi PT Jasa Raharja (Persero) cabang Jawa Timur.

Kata kunci: Kinerja, *Balance Scorecard*, Perspektif

## ABSTRACT

This research is meant to analyze the implementation of performance measurement by using Balance Scorecard model based on the four perspectives, which are financial, customers, internal business process, and growth also the learning at PT Jasa Raharja (Persero) East Java Branch.

This research has been conducted by retrieving the data in the last three years which is from 2012 to 2014. The data has obtained through literature study, primary data, and secondary data. Based on the result of the research, it shows that financial perspective which is done by using Net Profit Margin, Return on Asset, and Revenue Growth Rate indicators is quite well even though it decreases. The result of customer perspective and Customer Acquisition is quite well. The result of internal business process perspective which is done by using innovation process and service process indicator is quite well because PT Jasa Raharja (Persero) can use the advantage to make a new innovation. The result of learning and growth perspective which is done by using Employee Retention and Employee Satisfaction indicator is assessed quite well.

It has been expected from the conclusion that the performance which is done by using Balance Scorecard can be used as the basis for the management to improve the performance of the company in order to make it aligns with the vision, mission and the strategy of PT Jasa Raharja (Persero) East Java Branch.

**Keywords:** *Performance, Balance Scorecard, Perspective.*

